

## ABSTRACT OF THE DISCLOSURE

A method and apparatus are provided for matching ready-to-act consumers and pre-qualified service providers. According to one aspect of the present invention, the Internet is used to attempt to solve communications problems and to achieve efficiency in

5 Consumer-to-Business commerce transactions. Initially, a database of pre-qualified service providers is established. Then, a description of the consumer's needs may be extracted from a consumer using decision trees appropriate for the desired task.

Subsequently, the consumer needs are packaged and presented to multiple service providers that meet a set of predetermined qualifications. The consumer needs may be  
10 presented, for example, by way of a set of heterogeneous communication devices depending upon preferences supplied by the service providers. For example, the set of heterogeneous communication devices may include facsimile, pager, mobile phone, home phone, office phone, Interactive Voice Response (IVR) unit, email, etc. The service providers may choose to submit a response for the consumer's needs or reject the task.

15 After a sufficient number of responses have been received from the pre-qualified service providers, they are presented to the consumer. The consumer may then select from the pre-qualified service providers based upon one or more objective and/or subjective factors associated with the pre-qualified service providers. For example, objective service provider qualification information may be presented to the consumer along with  
20 the service provider responses. In addition, a database of consumer-generated service provider ratings and/or reviews may be maintained and made available for consumer queries.